

Issue 68: INSIDER'S EDGE: CORRECTION to Issue 39—Older Adults and the ACA



Welcome back, Insiders.

Our savvy readers caught a small error in a back issue of the Insider's Edge. In *Issue 39: INSIDER'S EDGE: Older Adults and the ACA—Maryland Health Connection & Parent/Caretaker Relatives*, I told you that individuals who are age 65 or older **up to 138% FPL** who qualify for as parents or caretaker relatives are eligible to apply for Medicaid benefits using Maryland Health Connection. **This is incorrect.**

Individuals who are 65 or older are only eligible to qualify as parent or caretaker relatives up to 123% FPL. These individuals would be placed in coverage group F05.

A corrected version of *Issue 39* is included below for your records.

My sincere apologies for this oversight, Insiders!

Keep those questions coming! Send them to dhmh.medicaidmarge@maryland.gov.

Issue 39: INSIDER'S EDGE: Older Adults and the ACA—Maryland Health Connection & Parent/Caretaker Relatives

Issue 19: Managing the Mystery: Health Reform, Medicaid, and Medicare caused some confusion about which older adults can apply for Medicaid using Maryland Health Connection. Don't worry, Medicaid Marge, your faithful chauffeur in all things health reform, will be sure to get you to your information destination!



Sadly, Microsoft's clip art of female chauffeurs is pretty limited, but you get the idea!

Which individuals age 65 and older can apply for Medicaid coverage using Maryland Health Connection?

Individuals who are age 65 or older up to 123% FPL who qualify for as parents or caretaker relatives are eligible to apply for Medicaid benefits using Maryland Health Connection.

These individuals will be placed into the following coverage group:

- F05—Parents and Caretaker Relatives, up to 123% FPL

Can an applicant who is already receiving Medicare and who qualifies as a Parent/Caretaker Relative apply for Medicaid benefits using Maryland Health Connection?

Yes. The applicant would be able to apply for Medicaid benefits using Maryland Health Connection.

Remember, if an individual over 65 is already on Medicare and qualifies for Medicaid coverage as a Parent/Caretaker relative, Medicaid will be considered the payer of last resort. Any medical claims will be covered by Medicare first with the Medicaid coverage acting as a wrap-around.

How should applicants age 65 and older who don't qualify as a Parent or Caretaker Relative apply for Medicaid benefits?

These individuals should continue to have their Medicaid eligibility determined at LDSSs.

Questions? Send them to dhmh.medicaidmarge@maryland.gov.